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FAIR OAKS

GAZETTE

May 2011

Newsletter for the Residents of Fair Oaks Ranch

Volume 1, Issue 1

WELCOME TO THE *Fair Oaks Ranch* *Newsletter*

***A Newsletter for Fair Oaks
Ranch Residents
by Fair Oak Ranch Residents.***

The Fair Oaks Gazette is a new monthly newsletter mailed to all Fair Oaks Ranch residents. Each newsletter will be filled with valuable information about the community, local area activities, school information and more.

If you are involved with a school group, play group, scouts, sports activity, social group, etc. and would like to submit an article for the newsletter you can do so online at www.PEELinc.com or you can email it fairoaksranch@peelinc.com. Personal news for the Stork Report, Teenage Job Seekers, special celebrations, birthday announcements and military service are also welcome.

Our goal is to keep you informed!

GO GREEN! Subscribe via Peelinc.com to have an email sent to you with a link to a PDF of the newsletter, or have an email sent to you instead of having a newsletter mailed to you!

FINANCIAL FOCUS

“Munis” Can Still Work for You, Even in Tough Time

No matter where you live, the chances are good that a state or local government near you may be having some difficulty in balancing its budget. As a citizen, you're probably concerned about how this

situation will affect your life and your community. But as an investor, you may also wonder how this might affect any municipal bonds you own. Fortunately, the outlook might be brighter than you think.

Of course, taken to the extreme, the financial challenges of some state and local governments could conceivably affect their ability to fulfill the payment obligations on their municipal bonds. But investment-grade quality municipal bond default rates historically have been very low, especially when compared to those of corporate bonds. And municipalities are cutting spending, eliminating nonessential programs and, in some cases, raising taxes or fees. In short, they are taking steps that, while potentially painful to residents, are likely to help them continue making timely payments of interest and principal on their municipal bond obligations. Furthermore, municipalities must still fund various projects, and even one bond payment default could impact



their future ability to borrow money in the form of new municipal bonds.

So are munis right for you? The answer depends on your situation — your goals, need for investment income,

current investment mix, risk tolerance and so on. But if you want to receive interest payments that are exempt from federal taxes, you may well be interested in exploring municipal bonds. Keep in mind, though, that municipal bonds may be subject to state and local taxes and the alternative minimum tax (AMT).

In addition, you'll want to be familiar with “taxable-equivalent yield.” Typically, municipal bonds pay an interest rate that's lower than those paid by taxable bonds. Since this interest is free from federal taxes, however, the rate may not be as low as it appears. The taxable-equivalent yield measures the rate you'd have to earn on a taxable bond to match the income from a tax-exempt municipal bond. And the higher your tax bracket, the higher your taxable-equivalent yield.

Suppose that you're in the 35% marginal tax bracket, and you are considering a tax-

(Continued on Page 2)

FAIR OAKS RANCH

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Pedernales Electric Co-op.....888-554-4732
Time Warner - Cable.....210-244-0500

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5837 De Zavala Rd - San Antonio, TX.....210-641-0248

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View the current issue of Fair Oaks Gazette on the 1st day of each month at www.PEELinc.com

Financial Focus - (Continued from Cover Page)

exempt municipal bond with a 3.33% yield. You simply divide 3.33% (0.0333 in decimal form) by 1 minus 0.35 (your tax bracket), which would give you 0.0512, or 5.12%. In this tax bracket, a muni with a 3.33% yield is equivalent to a taxable bond with a 5.12% yield. (This example is for illustration purposes only.)

Keep in mind that, before investing in bonds, you should understand the risks involved, including interest rate risk, credit risk and market risk. Bond investments are subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and you can lose principal value if the investment is sold prior to maturity. So it's best to discuss municipal bonds with your financial and tax advisors.

By adding quality municipal bonds to your portfolio, you can show faith in your municipality, your investment dollars can help support worthwhile projects in your area, and you receive a steady source of tax-exempt income.



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E-mail your pictures to fairoaksranch@peelinc.com by the 20th of the month.



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Summer Athletic Camps

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Grades 4 – 12

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more about what programs will be offered this summer, visit our website for information about registration, course descriptions and camp details.



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FAIR OAKS RANCH

OVERCOMING BARRIERS TO EXERCISE

Enjoyment, Time, & Know How

By Sarah S. Jordan, MS

We live in a busy world where creating and sticking with a regular exercise routine can be challenging. Many obstacles can stand in the way of our routine, including the enjoyment factor, time, and exercise know-how. But with a little creativity, planning, and dedication, the rewards can be oh so sweet! (Not to mention life changing.)

1st Barrier

I don't enjoy exercise.

For some people, exercise is simply not enjoyable. Think about what you did as a child as "play." Most likely, you enjoyed doing it. See if you can weave that into your workouts to make them more fun. Or make it social by exercising with a workout buddy or in a group setting.

Whenever I have people tell me that they just don't find exercise enjoyable, I work hard to find a mode of exercise that they do enjoy in order to get them started. Once they are moving more, eating smarter, and feel their hard work and activity paying off, it is much easier to find other modes of exercise to challenge them and help them see results. And I love watching exercise become fun for them and the thing that they look forward to in their day!

2nd Barrier

I just can't find the time.

If there is one thing that I have learned about my workouts since becoming a mother, it is that they will not happen if I wait for the time to open up in my day. I have to create, devote, and stick to the time I make for them. Here are some tips for making more time for exercise:

- ANY exercise is better than none. Even if you just have 15 minutes, take it. Your body and mind will be glad you did, and 15 minutes a day can add up to great things over time!
- Put exercise on your calendar and treat it like you would a mandatory meeting.
- Find a reliable workout partner. This not only makes workouts more fun, but it holds you accountable to show up.
- Invest in a personal trainer. They can create an individualized workout plan that

fits your lifestyle and goals, and equip you with an incredible amount of education on healthy living.

- Make use of the early hours. Getting workouts in before the busy day kicks off ensures that they happen, and the entire day will be so much better because of it!
- Make it a family tradition. What a cool thing to expose our kids to - families moving together!
- Find what works for YOU. For some people, joining a gym is the most convenient option. If that is not realistic for you, find other activities, classes, and opportunities in your area.
- Don't give up. If you are not reaching your goals, determine what is not working and create a roadmap to resolve it. Remember that fitness is a lifestyle and it goes through ups and downs, but always benefits us if we persevere.

The other important thing is to make the time we do have count in the biggest ways possible. If we have just thirty minutes three days a week to exercise, it is essential that we step up the intensity of those workouts to get the most we can for our time. If duration is short, we need to increase intensity. Add intervals and hills to your routine, or find a fitness class or DVD that offers a combination of cardio and strength training.

3rd Barrier

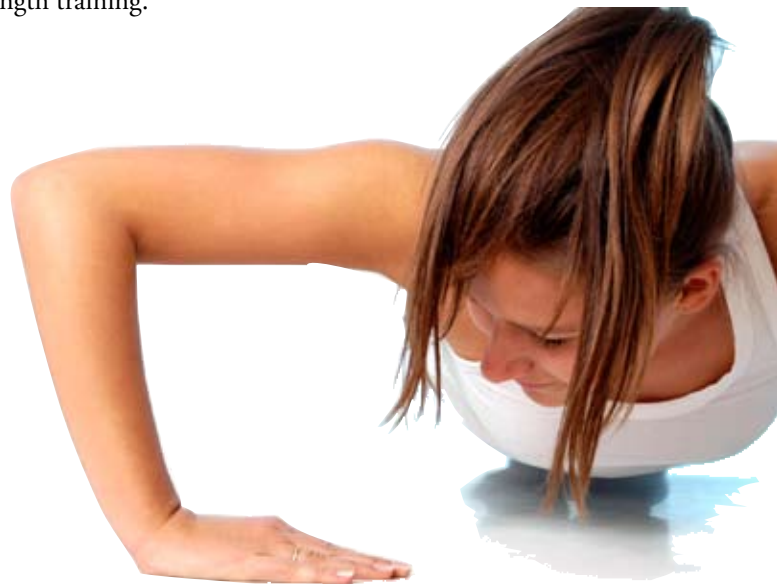
I don't know how to exercise.

In today's world, exercise videos and how-to's are literally at our fingertips online. We also have options for FitTV, DVDs, and opportunities at gyms, studios, and parks around town. Finding what works for your schedule and lifestyle is essential, so test a few things out before you commit.

Here are some options for gaining exercise know-how:

- Talk to your doctor to get recommendations and approval when starting an exercise program.
- Use credible online resources. One that I use often is the "ACE Get Fit™" section at www.acefitness.org.
- Put it in the hands of a professional and take out the guesswork by hiring an experienced personal trainer, or get involved in some group fitness classes.
- If you have a friend that is very fit and knows a lot about exercise, ask him/her if you can join them for their next exercise session.

We all know that it is not easy to make time to exercise. But we have the power to make choices that can shape our future based on how much we move now. Sometimes all it takes is one step in the right direction.





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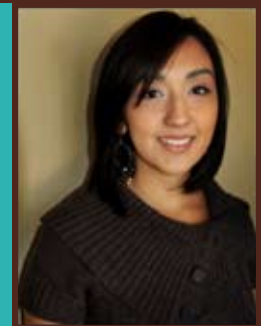
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Name **Age** **Baby Sit** **Pet Sit** **House Sit** **Yard Work** **Phone**
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SAMPLE

*-CPR Training +-First Aid Training

Attention Teenagers

The **Teenage Job Seekers** listing service is offered free of charge to all Fair Oaks Ranch teenagers seeking work. Submit your name and information to fairoaksranch@PEELinc.com by the 20th of the month!

*Do You Have Reason
to Celebrate?*

We want to hear from you! Email fairoaksranch@PEELinc.com to let the community know!

Recipe of the Month

CHOCOLATE CRINKLES

- ½ cup vegetable oil
- 2 cups sugar
- 4 squares unsweetened chocolate (melted)
- 4 eggs 2 tsp. vanilla
- 2 cups plus 2 level Tbsp. flour
- 2 tsp. baking powder
- ½ tsp. salt

Mix oil, chocolate, & sugar. Blend in one egg at a time until well mixed. Add vanilla. Stir flour, baking powder, and salt into oil mixture. Chill several hours. Drop teaspoon of dough rolled into small balls into powdered sugar. Place 2" apart on greased cookie sheet. Bake 10-12 minutes at 350°. Do not overbake!



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Increasing water safety awareness and standards



Drowning is a leading cause of unintentional injury-related death for children ages 1-14.

May is National Water Safety Month.

NO ONE is "drownproof", but drowning is PREVENTABLE.

Join us in getting ready for a safe summer in the water!

**Colin's Hope Night at Eastside Movies in the Park
Tuesday, May 3rd, Doors open at 6PM, Movie at sundown**

Join us at The Expedition School Lagoon (On Lady Bird Lake in East Austin next to Fiesta Gardens) for a screening of Whale Rider. Bring your family and friends to enjoy the movie under the stars.

**Colin's Hope Day at Schlitterbahn-New Braunfels
Saturday, May 21st**

Join us for a day to promote Water Safety and Drowning Prevention at Schlitterbahn-New Braunfels! Special tickets are available from Colin's Hope. Email alissa.magrum@colinshope.org for more information.

For more information, visit our website at www.colinshope.org

BE SAFE IN THE WATER & HAVE THE BEST SUMMER EVER!

- Kids Stuff -

Section for Kids with news, puzzles, games and more!

WHY EXERCISE IS COOL

Kids exercise all the time without even thinking of it. Just being active, like when you run around outside or play kickball at school, is a kind of exercise. What else counts as exercise? Playing sports, dancing, doing push-ups, and even reaching down to touch your toes.

When you exercise, you're helping build a strong body that will be able to move around and do all the stuff you need it to do. Try to be active every day and your body will thank you later!

EXERCISE MAKES YOUR HEART HAPPY

You may know that your heart is a muscle. It works hard, pumping blood every day of your life. You can help this important muscle get stronger by doing aerobic (say: air-o-bik) exercise.

Aerobic means "with air," so aerobic exercise is a kind of activity that requires oxygen. When you breathe, you take in oxygen, and, if you're doing aerobic exercise, you may notice you're breathing faster than normal. Aerobic activity can get your heart pumping, make you sweaty, and quicken your breathing.

When you give your heart this kind of workout on a regular basis, your heart will get even better at its main job — delivering oxygen (in the form of oxygen-carrying blood cells) to all parts of your body. So you want to do some aerobic exercise right now? Try swimming, basketball, ice or roller hockey, jogging (or walking quickly), inline skating, soccer, cross-country skiing,

biking, or rowing. And don't forget that skipping, jumping rope, and playing hopscotch are aerobic activities, too!

EXERCISE STRENGTHENS MUSCLES

Another kind of exercise can help make your muscles stronger. Did you ever do a push-up or swing across the monkey bars at the playground? Those are exercises that can build strength. By using your muscles to do powerful things, you can make them stronger. For older teens and adults, this kind of workout can make muscles bigger, too.

Here are some exercises and activities to build strong muscles:

- push-ups
- pull-ups
- tug-of-war
- rowing
- running
- inline skating
- bike riding

EXERCISE MAKES YOU FLEXIBLE

Can you touch your toes easily without yelling ouch? Most kids are pretty flexible, which means that they can bend and stretch their bodies without much trouble. This kind of exercise often feels really good, like when you take a big stretch in the morning after waking up. Being flexible is having "full range of motion," which means you can move your arms and legs freely without feeling tightness or pain.

It's easy to find things to do for good flexibility:

- tumbling and gymnastics
- yoga
- dancing, especially ballet
- martial arts
- simple stretches, such as touching your toes or side stretches

EXERCISE KEEPS THE BALANCE

Food gives your body fuel in the form of calories, which are a kind of energy. Your body needs a certain amount of calories every day just to function, breathe, walk around, and do all the basic stuff. But if you're active, your body needs an extra measure of calories or energy. If you're not very active, your body won't need as many calories.

Whatever your calorie need is, if you eat enough to meet that need, your body weight will stay about the same. If you eat more calories than your body needs, it may be stored as excess fat.

EXERCISE MAKES YOU FEEL GOOD

It feels good to have a strong, flexible body that can do all the activities you enjoy — like running, jumping, and playing with your friends. It's also fun to be good at something, like scoring a basket, hitting a home run, or perfecting a dive.

But you may not know that exercising can actually put you in a better mood. When you exercise, your brain releases a chemical called endorphins (say: en-dor-funz), which may make you feel happier. It's just another reason why exercise is cool!

Reviewed by: Mary L. Gavin, MD
Date reviewed: February 2009

This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation



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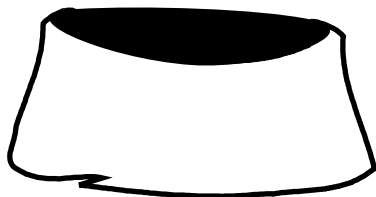
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			4	3		7		
						1		6
	5		6					
4				1	9	3		2
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View answers online

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The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

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